

### ***Remarks***

Claims 1-159 are currently pending in this application, with claims 1, 64 and 159 being independent. Applicant respectfully requests that the Examiner reconsider all outstanding rejections and that they be withdrawn.

In the Office Action, the Examiner rejected claims 1-159 under 35 U.S.C. 103(a) based on U.S. Patent No. 5,822,735 to De Lapa *et al.* (hereafter De Lapa). Applicant respectfully traverses the rejection.

Claim 1 is directed to a *particular* financial product/service, i.e., the recited "said financial product or said financial service." The invention of claim 1 generates a communication that comprises an offer for that particular financial product/service. That offer includes variable information (i.e., the offer has variable content). Claim 1 has been amended to specify that the variable information in the offer "at least partially . . . identifies, specifies, and promotes said financial product or said financial service being offered to said entity . . . ."

According to the invention of claim 1, *many* people may be offered the *same* product/service. However, because the offers to those people contain variable information, those offers for that same product/service can *vary from person to person*. Claim 1 has been further amended to more particularly recite this feature: "wherein said variable information may vary among persons being offered said financial product or said financial service such that offers of said financial product or said financial service to said persons may vary from person to person".

De Lapa may offer the same product to many people. However, in contrast to the claimed invention, De Lapa is not capable of varying the offers of that product from person to

person. In De Lapa, *every* person who is offered a particular product receives the *exact same* product offer. Unlike claim 1, De Lapa is not capable of varying the offers for a particular product among different people.

For at least the above reasons, Applicant respectfully asserts that claim 1 and its dependent claims are patentable over De Lapa. Independent claims 64 and 159 have been amended to recite the features of claim 1 discussed above. Thus, for the same reasons, Applicant respectfully asserts that claims 64 and 159, and their dependent claims, are patentable over De Lapa.

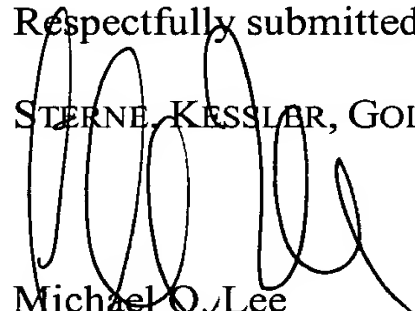
Accordingly, Applicant respectfully requests that the Examiner reconsider and withdraw the rejection based on De Lapa, and pass the Application to issuance.

***Conclusion***

All of the stated grounds of rejection have been properly addressed, traversed, accommodated, or rendered moot. Applicant therefore respectfully requests that the Examiner reconsider all presently outstanding objections and rejections, and that they be withdrawn. If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at the number provided. Prompt and favorable consideration of this Amendment and Reply is respectfully requested.

Respectfully submitted,

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